

Certificate Number: 12433-PAM-DE-035036550

Bankruptcy Case Number: 20-02872



12433-PAM-DE-035036550

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 29, 2020, at 11:01 o'clock PM EDT, Stephen A. McTernan completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 30, 2020 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher